## IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Earl Hampton	
Plaintiff,	) ) No: 11-cv-8728
v.	) )
Weltman, Weinberg & Reis Co., L.P.A., an Ohio Corporation; Agent Jenny, Individually, and as agent, apparent agent, servant, and/or employee,	
of Weltman, Weinberg & Reis Co., L.P.A.,	) ) JURY DEMANDED
Defendants.	)

## **COMPLAINT AT LAW**

**NOW COMES Plaintiff**, **Earl Hampton**, by his Attorneys, Robert J. Semrad & Associates, L.L.C., and pursuant to this Complaint at Law, states the following against the above named **Defendants:** 

## COUNT I Plaintiff v. All Defendants Fair Debt Collection Practices Act

- 1. The jurisdiction of the court is invoked pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. ("FDCPA"). Venue is proper as the actions that give rise to this complaint occurred, **Plaintiff** resides, and **Defendants** conduct business within this District.
- 2. **Plaintiff** is a citizen of the County of Cook, State of Illinois, and is a "consumer" as that term is defined by 15 U.S.C. § 1692(a)(3).
- 3. **Defendant**, **Weltman**, **Weinberg & Reis Co.**, **L.P.A.**, (hereinafter "**WWR**") is an Ohio Corporation, conducting business in the County of Cook, State of Illinois, and is a "debt collector" as that term is defined by 15 U.S.C. § 1692(a)(6).
- 4. **Defendant**, **Agent Jenny**, is a natural person conducting business in the County of Cook, State of Illinois, and is a "debt collector" as that term is defined by 15 U.S.C. § 1692(a)(6).

- 5. At all relevant times, **Agent Jenny** was the agent, apparent agent, servant, and/or employee of **WWR**, and was acting in the course and scope of her agency, servitude and/or employment.
- 6. Prior to 2011, **Plaintiff** took out a student loan from Wells Fargo.
- 7. This loan was for personal use.
- 8. This loan was a "debt" as that term is defined by 15 U.S.C. § 1692(a)(5).
- 9. On December 8, 2010, **Agent Jenny** contacted **Plaintiff** by telephone sometime before 8:00 a.m., in an attempt to collect the debt.
- 10. On December 10, 2010, **Agent Jenny** contacted **Plaintiff** by telephone sometime before 8:00 a.m., in an attempt to collect the debt.
- 11. Thereafter, **Agent Jenny** contacted **Plaintiff** by telephone at least twice in an attempt to collect the debt.
- 12. Each telephone call was made prior to 8:00 a.m.
- 13. The aforementioned telephone calls from **Agent Jenny** to **Plaintiff**, were collection communications in violation of provisions of the FDCPA.
- 14. As a result of **Defendants'** violations of the FDCPA, **Plaintiff** is entitled to actual damages pursuant to 15 U.S.C. § 1692(k)(a)(1); statutory damages in an amount up to \$1,000.00 per incident pursuant to 15 U.S.C. § 1692(k)(a)(2)(A); and reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692(k)(a)(3) from **Defendants**.

## WHEREFORE, Plaintiff prays that judgment be entered

- against **WWR** and **Agent Jenny**, Individually, and as agent, apparent agent, servant, and/or employee of **WWR**, and each of them, and in favor of **Plaintiff**, for an award of actual damages pursuant to 15 U.S.C. § 1692(k)(a)(1);
- against **WWR** and **Agent Jenny**, Individually, and as agent, apparent agent, servant, and/or employee of **WWR**, and each of them, and in favor of **Plaintiff**, for an award of statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692(k)(a)(2)(A);
- against **WWR** and **Agent Jenny**, Individually, and as agent, apparent agent, servant, and/or employee of **WWR**, and each of them, and in favor of **Plaintiff**, for an award of costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. § 1692(k)(a)(3); and;
- for any other such further relief as may be just and proper.

Respectfully Submitted,

/s/ Christian D. Elenbaas Christian D. Elenbaas ARDC 6291530

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